This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended):   A method of administering registration of personal information in a data base in a manner tending to assure integrity of the personal information therein, the method comprising:

a.   obtaining, from each user with respect to whom data is to be placed in the data base, personal information of such user, the content of such personal information initially established by such user in an enrollment phase.

b.   also obtaining, from each such user, a first set of physiological identifiers associated with such user, the first set of physiological identifiers initially provided by such user in the enrollment phase;

c.   storing, in a digital storage medium, a data set pertinent to such user, the data set including such user's personal information and a representation of the physiological identifiers associated with such user; and

d.   permitting a subject claiming to be a specified user to modify [[a]] the specified user's personal information in the stored data set pertinent to such user only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as [[such]] the specified user, so that the data base is administered under principles requiring that the specified user's personal information stored in the data set, provided by the specified user, is user-modifiable only on authentication of the specified user.

Claim 2 (Currently amended):   A method according to claim 1, further comprising obtaining from such user such user's medical information, wherein

the data set includes such user's medical information, and permitting a subject claiming to be a specified user to modify [[a]] the specified user's medical information in the stored data set pertinent to such user only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as [[such]] the specified user, so that the data base is administered under principles requiring that the specified user's medical information stored in the data set, provided by the specified user, is user-modifiable only on authentication of the specified user.

Claim 3 (Original):   A method according to claim 1, wherein the first set includes a plurality of members.

Claim 4 (Previously presented):   A method according to claim 1, wherein the first set of physiological identifiers includes the appearance of such user's face.

Claim 5 (Previously presented):   A method according to claim 1, wherein the first set of physiological identifiers includes characteristics of utterances of such user.

Claim 6 (Previously presented):   A method according to claim 1, wherein the first set of physiological identifiers includes a fingerprint of such user.

Claim 7 (Previously presented):   A method according to claim 1, wherein the first set of physiological identifiers includes the configuration of an iris in an eye of such user.

Claim 8 (Previously presented):   A method according to claim 1, wherein the first set includes at least one member selected from the group consisting of a

fingerprint of such user and the configuration of an iris in an eye of such user and at least one member selected from the group consisting of characteristics of utterances of such user and the appearance of such user's face.

Claim 9 (Currently amended):   A method according to any of claims 1 [[and]] or 2, wherein, pursuant to step (d), the subject is permitted to modify the user's information in the stored data set only if the subject provides the new set of physiological identifiers under a condition permitting verification, independent of the physiological identifiers, that the new set is being provided by the person purporting to provide them.

Claim 10 (Original): A method according to claim 9, wherein the condition includes the physical presence of the subject when providing the new set.

Claim 11 (Original): A method according to claim 9, wherein the condition includes having the subject provide the new set when prompted to do so.

Claim 12 (Original): A method according to claim 9, wherein the condition includes having the subject provide a non-physiological identifier.

Claim 13 (Original): A method according to claim 12, wherein the non-physiological identifier is selected from the group consisting of a password and a pass card.

Claim 14 (Previously presented): A method according to claim 12, wherein the non-physiological identifier is provided in the course of a session, over a computer network, employing a user's public and private keys.

Claim 15 (Previously presented): A method according to claim 1, further comprising:

prompting each user, on a periodic basis, to update the user's personal information in the data set pertinent to such user.

Claim 16 (Previously presented): A method according to claim 1, further comprising:

obtaining a test set of physiological identifiers from a subject purporting to be a specific user;

accessing information in the data set pertinent to the specific user; and

determining if there is a sufficient match between at least one member in the test set and a corresponding physiological identifier represented in the data set.

Claim 17 (Currently amended): A method for authenticating a user transaction, the method comprising:

obtaining a test set of physiological identifiers from a subject purporting to be a specific user;

accessing information in a first data set pertinent to the specific user stored in a registration data base, the data base containing information provided by multiple users in a separate data set for each user, each data set of a specific user including (i) personal information, of the specific user, that has been established by the specific user, and (ii) a representation of a first set of physiological identifiers, associated with the specific user, that has been provided by the specific user, the data base being maintained under conditions wherein modification by a subject <u>claiming to be a specific user</u> of [[a]] <u>the specific</u> user's personal information in a stored data set pertinent to the specific user is permitted only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a

corresponding member of the first set, so that the subject is authenticated as the specific user, so that the data base is administered under principles requiring that the specific user's personal information stored in the data set, provided by the specific user, is user-modifiable only on authentication of the specific user; and

determining if there is a sufficient match between at least one member in the test set and a corresponding physiological identifier represented in the data set.

Claim 18 (Previously presented): A method according to claim 17, wherein:

the database is accessible via a server at a first location;

obtaining the test set of physiological identifiers is performed at a second location remote from the first location;

determining if there is a sufficient match includes communicating with the server from the second location over a network.

Claim 19 (Original): A method according to claim 18, wherein:

obtaining the test set of physiological identifiers is performed under supervision of a merchant.

Claim 20 (Original): A method according to claim 19, wherein:

determining if there is a sufficient match is performed without revealing content of the first data set to the merchant.

Claim 21 (Currently amended): A method according to any of claims ~~18 through 20~~ 18, 19, or 20, wherein the transaction is a change of address for an account.

Claim 22 (Currently amended): A method according to any of claims ~~18 through 20~~ 18, 19, or 20, wherein the transaction is an application to open an account.

Claim 23 (Original): A method according to claim 21, wherein the account authorizes the transfer of funds.

Claim 24 (Original): A method according to claim 22, wherein the account authorizes the transfer of funds.

Claim 25 (Original): A method according to claim 21, wherein the account is based on the extension of credit to the account holder.

Claim 26 (Original): A method according to claim 22, wherein the account is based on the extension of credit to the account holder.

Claim 27 (Original): A method according to claim 18, wherein the transaction is an application to a government agency for one of a license and a renewal of a license.

Claim 28 (Original): A method according to claim 18, wherein the transaction is an application to a government agency for one of an identification token and a renewal of an identification token.

Claim 29 (Currently amended): A computer system comprising:
a digital storage medium on which has been recorded a multi-user personal information data base, the data base comprising, for each specific user, a data set pertinent to the specific user, the data set including:

(a) the specific user's personal information obtained from the specific user;

(b) a representation of a first set of physiological identifiers associated with the specific user; and

(c)   the specific user's emergency information obtained from the specific user; and

a computer process running in association with the storage medium to cause the storage medium to be maintained under conditions wherein modification by a subject <u>claiming to be a specific user</u> of such <u>specific user's</u> personal and emergency information in a stored data set pertinent to the specific user is permitted only if (i) the subject provides a new set of physiological identifiers and (ii) it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as the specific user<u>, so that the data base is administered under principles requiring that the specific user's personal and emergency information stored in the data set, provided by the specific user, is user-modifiable only on authentication of the specific user</u>.

Claim 30 (Currently amended):   A system for updating a personal information database containing a data set for each one of multiple users, each data set including a user's personal information and a representation of a first set of physiological identifiers associated with the user, the system comprising:

     a.   a physiological identifier transducer having an output representing a physiological identifier associated with a subject <u>claiming to be a specified user</u>;

     b.   a user access authorization module, coupled to the physiological identifier transducer and to the database, for determining whether the output of the physiological identifier transducer sufficiently matches the representation of the first set of physiological identifiers, so that the subject is authenticated as the <u>specified</u> user;

     c.   a user data set access module, coupled to the user access authorization module and to the database, for accessing the user data set <u>pertinent to the specified user</u>, in the event that the user access authorization module has authenticated the subject as the <u>specified</u> user; and

d.   a user data set update module, coupled to the database, to the user
data set access module, and to a user input, permitting the [[user]] subject to
update [[such]] the specified user's personal information in the corresponding
data set in the database in the event that the user data set access module has
provided access to the user data set, so that the database is administered under
principles requiring that the specified user's personal information stored in the
data set, provided by the specified user, is user-modifiable only on
authentication of the specified user.

Claim 31 (Currently amended):   A system for authenticating transactions, the
system comprising:

a.   a multi-user personal information data base, the data base comprising, for
each specific user, a data set pertinent to the specific user, the data set including:

(i)   personal information, of the specific user, that has been established by the
specific user;

(ii)   a representation of a first set of physiological identifiers, associated with
the specific user, that has been provided by the specific user;

the data base being maintained under conditions wherein modification by a
subject claiming to be a specific user of [[a]] the specific user's personal
information in a stored data set pertinent to the specific user is permitted only if
(i) the subject provides a new set of physiological identifiers and (ii) it is
determined, by recourse to the stored data set, that there is a sufficient match
between at least one member in the new set and a corresponding member of the
first set, so that the subject is authenticated as the specific user, so that the data
base is administered under principles requiring that the specific user's personal
information stored in the data set, provided by the specific user, is user-
modifiable only on authentication of the specific user;

b.   a multiplicity of remotely distributed terminals in communication with
the data base, each terminal including a physiological identifier transducer and a
communication link with a merchant; and

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c.   an authenticity checker, which determines whether there is a sufficient match between the output of a physiological identifier transducer attributable to a subject purporting to be a user and a physiological identifier in the first set.

Claim 32 (Original): A system according to claim 28, wherein the first set includes a plurality of members.

Claim 33 (Original): A system according to claim 28, wherein the first set includes at least one member selected from the group consisting of a fingerprint of the user and the configuration of an iris in an eye of the user and at least one member selected from the group consisting of characteristics of utterances of the user and the appearance of the user's face.

Claim 34 (Previously presented): A method according to claim 1, wherein obtaining personal information of such user includes obtaining data pertaining to one or more merchants.

Claim 35 (Previously presented): A method according to claim 1, wherein any financial information that may be in the data set is not limited to that of a particular banking or financial institution.

Claim 36 (Currently amended):   A method of administering personal information in a data base in a manner tending to assure integrity of data therein, the data base being of a type wherein a stored data set is established for each user and there has been obtained from each user with respect to such data a first set of physiological identifiers associated with such user and included in the data set, the method comprising:
        a. obtaining from a subject seeking to modify information in the stored data set pertinent to such user a new set of physiological identifiers, and

b. permitting the subject to modify such user's personal information in the stored data set only if it is determined, by recourse to the stored data set, that there is a sufficient match between at least one member in the new set and a corresponding member of the first set, so that the subject is authenticated as such user, so that the data base is administered under principles requiring that such user's personal information stored in the data set, provided by such user, is user-modifiable only on authentication of such user.

Claim 37 (Previously presented): A method according to claim 36, wherein any financial information that may be in the stored data set is not limited to that of a particular banking or financial institution.

Claim 38 (Previously presented): A method according to claim 36, wherein obtaining the new set of physiological identifiers and permitting the subject to modify the information in the stored data set are performed in a facility established for that purpose.

Claim 39 (Currently amended): A method for authenticating a user transaction using a data base of a type wherein a stored data set is established for each potential user and there has been obtained from each potential user with respect to such data a first set of physiological identifiers associated with such potential user and included in the data set, the method comprising:

administering the data base in a manner such that personal information in a stored data set pertinent to an individual may not be modified by a person purporting to be the individual unless there has been obtained a sufficient match between at least one physiological identifier in the stored data set and a new physiological identifier obtained from the person, so that the data base is administered under principles requiring that the individual's personal information stored in the data set, provided by the individual, is modifiable by the individual only on authentication of the individual;

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obtaining a test set of physiological identifiers from a subject purporting to be a specific user;

accessing information in the data set pertinent to the specific user in the data base; and

determining if there is a sufficient match between at least one member in the test set and a corresponding physiological identifier represented in the data set.

Claim 40 (Previously presented): A method according to claim 39, wherein any financial information that may be in the stored data set is not limited to that of a particular banking or financial institution.

Claim 41 (Currently amended): A method according to any of claims 1, 17, 36 [[and]] or 39, further comprising:

retaining a representation of at least one of the new set of physiological identifiers, if there is an insufficient match.

Claim 42 (Previously presented): A method according to claim 41, further comprising:

providing access to the retained representation of the at least one of the new set of physiological identifiers by a law enforcement official.

Claim 43 (Currently amended): A method according to any of claims 1 [[and]] or 36, further comprising:

permitting a third party of a specified kind to view but not modify the user's personal information in the stored data set without requiring such third party to provide a physiological identifier that sufficiently matches a corresponding member of the first set of physiological identifiers stored in the data set.

Claim 44 (Previously presented): A method according to claim 43, wherein the specified kind is a merchant.

Claim 45 (Previously presented): A method according to claim 2, further comprising:

permitting a third party of a specified kind to view but not modify the user's medical information in the stored data set without requiring such third party to provide a physiological identifier that sufficiently matches a corresponding member of the first set of physiological identifiers stored in the data set.

Claim 46 (Previously presented): A method according to claim 45, wherein the specified kind is a health care provider.

Claim 47 (Currently amended):   A method according to any of claims 1 [[and]] or 2, further comprising:

providing, to each user, a token indicating that the user has provided information to the data base.

Claim 48 (Previously presented): A method according to claim 47, wherein the token comprises a card.

Claim 49 (Previously presented): A method according to claim 47, wherein the token includes an identifier that, when presented to the data base by a third party, enables such third party to access but not modify the user's information in the data base.

Claim 50 (Previously presented): A method according to claim 49, wherein the identifier comprises:

a record number identifying the data set pertinent to such user.